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THE publishers take pleasure in presenting herewith a Catalogue of Insurance Publications, American and foreign. This greatly enlarged work makes the tenth edition issued by The Spectator Company of a Catalogue of Insurance Works. In compiling this Catalogue it has been the aim of the publishers to present only the titles of such works as are now purchasable. The list of insurance publications is an extensive one, embracing several thousands, but a large number of these are out of date, out of print, or unobtainable. We have sought to give herein only such a list of purchasable works as are valuable to the insurance fraternity for their own instruction, or for the education of the public. For this latter purpose many popular treatises on the subject of life, fire and casualty insurance are included. Many of these works are intended for the students of insurance as a science, and are especially valuable as text books, for libraries and for office use; still others are designed more especially for the use of agents in the field as canvassing documents.

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Companies or general agencies wishing to present their agents with copies may have their card or a special advertisement printed on the back, without extra charge, on orders for 100 copies or more.

PRICES.

Single Copy, 25c.; 12 Copies, $2.00; 50 Copies, $6.00; 100 Copies, $12.00; 500 Copies, $50.00; 1,000 Copies, $75.00; 10,000 Copies, $750.00.

Leather Pocket Book and Chart Combined. Single Copy, 50c.; 12 Copies, $5.00; 50 copies, $20.00; 100 Copies. $35.00; 500 Copies, $165; 1,000 Copies, $325.00

THE ACCIDENT INSURANCE MANUAL.

ISSUED ANNUALLY ABOUT MARCH 15.

Containing Applications, Certificates, Premium Rates and other Data regarding Personal Accident Insurance Companies.

A Guide for the Accident Insurance Solicitor, showing how to obtain business. A Directory of Plans, Contracts and Tables of Rates portraying the leading features of the principal Stock and Mutual Accident Companies and Sick Benefit Assessment Associations in the United States, covering both accident and health insurance and copies of their policy forms. This work also includes an exact copy of the Classification of Risks according to the hazard of occupation, adopted by the International Association of accident underwriters.

The chapter on "Hints to Agents" should be read by every one engaged in accident insurance furnishing as it does much valuable information and instruction to the novice accident agent and additional inspiration even to the expert veteran canvasser. It was written by a gentleman who has had many years' experience in the field work of an accident company.

The publishers, keeping pace with the wonderful growth of accident insurance, take pleasure in presenting the above work from year to year for the instruction and guidance of the thousands engaged in accident insurance work.

The ACCIDENT MANUAL is handsomely printed, bound in convenient form for the pocket, and will be sent postpaid on receipt of price.

The work is handsomely bound in flexible leather.

PRICE.

Per Copy, ... $2.00

Discount of twenty per cent. on 100 or more copies.

THE POCKET REGISTER OF ACCIDENT INSURANCE.

ISSUED ANNUALLY ABOUT MARCH 20.

This publication shows the condition and business transactions of all Stock and Mutual Accident and Sick Benefit Companies doing business in the United States. The statistics are arranged in convenient tabular form, the official figures for five years being given in a manner admitting of instantaneous comparison. The statistics show the income, expenditures, financial condition and the insurance account of each company or association. The POCKET REGISTER is issued at the earliest possible moment after the annual statements are made up. It is of pocket book size, convenient to carry in the pocket, and put up in neat and durable covers. The POCKET REGISTER is devoted to the statistics of personal accident and sick benefit insurance companies.

PRICES.

Single Copy, 25c.; 12 Copies, $2.00; 50 Copies, $6.00; 100 Copies, $12.00; 500 Copies, $50.00; 1,000 Copies, $75.00; 10,000 Copies, $750.00.

Orders for single copies must be prepaid. On orders for 100 copies or more the advertisement of the purchaser will, if desired, be printed on the outside back cover without extra charge.

POCKET BOOK AND REGISTER COMBINED.

Many agents prefer the POCKET REGISTER in the form of a pocket book, with flexible leather cover. Including the Register complete, this pocket-book form affords two pockets for filing away bills and papers, and several blank pages for expense account and other memoranda for field men are also provided. On the outside of the flap of the pocket book may be stamped the presentation card of the company in gold letters for $3.

PRICES FOR POCKET BOOK AND REGISTER COMBINED.

Single Copy, 50c.; 12 Copies, $5.00; 50 Copies, $20.00; 100 Copies, $35.00; 500 Copies, $165.00; 1,000 Copies, $325.00.

MANUAL OF LIABILITY INSURANCE.

The History, Law and Contracts of Liability Insurance; with copies of forms of Policies issued by all Liability Companies, forms of applications, and Table of Rates.

This work was prepared, at the request of The Spectator Company, by a gentleman long connected with the Liability Insurance business, who is entirely familiar with the different forms of policies issued, and the practices of companies in prosecuting the business. There are several companies writing Liability Insurance contracts in the United States, and numerous kinds of policies are issued, each of which is subject to modification, in special instances, by means of "riders" or added clauses. All these are given in the MANUAL in such manner that the contracts of one company may be readily compared with those of another.

In the MANUAL OF LIABILITY INSURANCE the attempt is made to gather into a single volume such information regarding Liability Insurance as is desired by managers of companies and agents in the field. The MANUAL is handsomely printed, convenient pocket size, and bound in flexible leather.

PRICES.

Per Copy, Flexible Leather Cover, ... $2.00

Discount of twenty per cent. on 100 or more copies.

BENEFITS UNDER ACCIDENT POLICIES.

ISSUED ANNUALLY ABOUT MARCH 15.

A Chart showing at a glance the benefits granted under the straight and combination personal accident policies of stock accident companies arranged under the following heads:

Death, Both Eyes, Hands or Feet, Hand and Foot, Right Hand, Either Leg, Left Hand, Either Foot, One Eye, Permanent Disability, Weekly Indemnity, Total and Partial.

Other columns show the number of weeks indemnity is allowed for, and the yearly cost of a $5,000 policy.

In the case of companies issuing combination policies providing extra compensation for injuries received while traveling in regular passenger conveyances, the increased benefits are also stated and explanatory notes given.

PRICES.

Single Copy, Manilla Cover, 25c.; 12 Copies, $2.00; 50 Copies, $6.00; 100 Copies, $12.00; 500 Copies, $50.00; 1,000 Copies, $75.00.

Leather Pocketbook and Benefits Combined, Single Copy, 50c.; 12 Copies, $5.00; 50 Copies, $20.00; 100 Copies, $35.00; 500 Copies, $165.00; 1,000 Copies $325.00.

MANUAL OF FIDELITY INSURANCE AND CORPORATE SURETYSHIP

By H. G. Penniman

Descriptive of the practical uses to which Surety and Fidelity Bonds respectively, are applied, together with sample forms of Bonds and the applications therefor, and Hints to Agents.

This is the first work issued for the benefit of the office and field men engaged in the work of writing Surety and Fidelity insurance. The author, H. G. Penniman, has been identified with the Surety and Fidelity branches of insurance for many years; is thoroughly familiar with all details of the business and is especially well qualified to analyze every phase of it. In this work he has condensed the results of his long experience and presents the same for the use of members of the profession either in the office or in the field.

In the Manual every feature of Surety and Fidelity business is treated of, the various forms of bonds issued by the companies are described, and their application to the business interests of the country fully explained. As an Appendix to the Manual, various forms of Surety and Fidelity policies are given, together with the application and warranties required of the insured. The work contains many valuable hints and suggestions to agents which cannot fail to be of value to them in the prosecution of their business.

PRICES.

Per Copy, Cloth,	$2.00
" " Flexible Leather,	2.50

LIABILITY INVESTIGATORS HAND BOOK.

A Manual for Investigators and Adjusters of Claims Under Liability Policies.

By H. W. Dilg.

All who are engaged in the practice of liability insurance realize the importance of prompt and thorough investigations in cases of known or suspected negligence. To assist those whose duty it is to make such investigations, the above-named book has been published. It is so arranged as to suggest features for investigation which might otherwise be overlooked, its system of cross indexing and the inclusion as headings of all distinctive words which are likely to have any connection with an accident rendering it invaluable to the investigator who is anxious to learn all the material facts concerning an accident. It was written by the chief investigator of a prominent liability company, and will be found of great practical use. It is bound in flexible leather, and fits in the pocket.

PRICES.

Single Copy	**$1.50**
12 Copies,	**16.00**
25 Copies,	**32.00**
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100 Copies,	**100.00**

SURETY, PLATE GLASS AND MISCELLANEOUS INSURANCE.

A Manual for Managers, Agents, Brokers and Policyholders.

DEALING WITH

Surety; Fidelity; Plate Glass; Burglary; Credit; Physicians', Druggists' and Dentists' Liability; General Water Damage; Sprinkler Damage; Title Guarantee; Fly Wheel and Strike Insurance.

This new work also embraces a series of valuable Hints to Agents of Casualty, Surety, Plate Glass and other Miscellaneous Insurance Companies.

While most insurance men and the public generally have a fair knowledge of the principles and practical workings of fire, marine and life insurance, they are not so well posted on various other forms of insurance which are yearly becoming more in vogue in the insurance world. In order to provide in a concise and convenient manner, data relating to these less known classes of insurance (except personal accident and health and the numerous forms of liability insurance which are treated respectively in "The Accident Insurance Manual," and the "Manual of Liability Insurance"), THE SPECTATOR COMPANY had a book written by an expert on miscellaneous insurance lines and have published same under the above title. This manual will be found a most handy useful work.

PRICES.

Per Copy, in cloth binding,	**$1.00**
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CAUSES OF DISABILITY.

As Applied Under Accident and Health Insurance Policies.

By C. H. Harbaugh, M. D.

Ex-President American Association of Medical Examiners.

An instructive work for managers, adjusters, medical directors, lawyers and examiners connected with life, health and accident insurance companies, showing how the condition of health is affected by illness and accident, also treating of death through post-mortem appearances.

CAUSES OF DISABILITY is a book on diagnosis and prognosis, treating of accidents, illnesses and poisons which result in disability.

CAUSES OF DISABILITY gives a description of all accidents, illnesses and poisons which can occur to policyholders or those who may be injured through the negligence of others.

CAUSES OF DISABILITY contains a number of chapters in connection with accident and health insurance on subjects which have never before been considered.

CAUSES OF DISABILITY consists of seven hundred pages, profusely illustrated with half-tones and plates, many of the plates being in colors, bound handsomely in cloth.

CAUSES OF DISABILITY is a treatise on health and accident adjustments valuable alike to physician and lawyer.

PRICES.

Per Copy,	**$6.00**
10 Copies,	**50.00**

THE ADJUSTER'S MANUAL.

By C. H. Harbaugh, M. D.

A Standard Work on the Adjustment of Accident and Health Claims.

Adjusters of accident and health claims for insurance and transportation companies will find THE ADJUSTER'S MANUAL of great assistance in settling with claimants. It enables the adjuster to properly diagnose the symptoms to claimants, and indicates the probable length of disability which, under ordinary circumstances, would be occasioned by any accident or illness.

THE ADJUSTERS' MANUAL is used and endorsed by the claim departments of all leading casualty companies in the United States. It is an eminently practical work, and saves money for those availing themselves of the information it contains, as Dr. Harbaugh is a well-known authority on the subjects with which it deals. It is of especial value to adjusters of casualty companies, fraternal organizations and steam and electric railroads.

PRICE.

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A Liberal Discount will be allowed on orders of one hundred or more copies.

CLAIMS ARISING FROM RESULTS OF PERSONAL INJURIES.

THE RELATION INJURY BEARS TO DISEASE AND DISEASE TO INJURY.

A Treatise showing how personal injuries may affect various diseases, and how certain diseases may add to claims for accidents by protracting recovery.

By W. Edward Magruder, M. D.

This treatise, with special additional chapters treating upon tumors, X-ray burns and X-ray diagnosis and a section describing the conditions in which post-mortem examinations are necessary for the determination of the real cause of death, is prepared for the use of claim adjusters, lawyers, medical directors, examiners, railroad, railway and steamboat claim adjusters, and all persons who are engaged in the investigation, prosecution or defense of claims for personal injuries.

The author has selected over fifty diseases which are associated with injuries and have always proved troublesome to adjusters in their efforts to decide between the damage resulting from disease and that due to accidents.

As no book treating upon these subjects collectively has ever been published in the English language, this treatise should fill a unique place.

PRICES.

Per Copy,	$2.50
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SELECTION OF RISKS BY THE CASUALTY SOLICITOR.

By C. H. Harbaugh, M. D.

This treatise, written by an experienced medical examiner and director, who is also familiar with field work, is especially designed to help insurance agents in the careful selection of risks for accident and health insurance by the agent, so that the minimum number of rejections and postponements by the home office may be registered against the agent. This work is an exceptionally valuable one to any casualty insurance agent, and the old agent as well as the new one will be benefited by learning the rules which are laid down therein for the selection of risks as employed by the home office. This 48-page pamphlet, pocket size, in tinted cover, is sold at the following prices:

PRICES.

Single Copies,	$0.25
12 Copies,	2.00
50 Copies,	6.00
100 Copies,	12.00
500 Copies,	50.00
1000 Copies,	75.00

No extra charge for printing special advertisement on the back of this publication on orders for 100 copies or more.

THE LAW OF LIABILITY.

By Edwin W. DeLeon, Member of the New York Bar, and Vice-President of The Casualty Company of America, New York, N. Y.
and
Sidney N. Moon, Associate Institute of Actuaries, London, by Examination, 1878.

This work is a Digest of the Laws of Negligence respecting Personal Injuries—with the Leading Decisions of the Highest Federal and State Courts of the United States directly affecting Liability Insurance, together with an Appendix containing the Decisions of the Courts of Last Resort in the various States brought down to January 1, 1899.

Perhaps no branch of insurance has grown and developed more in this country during the past ten years than Liability Insurance, and over five million dollars in premiums are now annually collected by the companies engaged in such business. Up to this time no attempt has been made to collate the various laws and decisions affecting the several forms of Liability Insurance, and it has seemed to the publishers of this work that such an effort might meet with encouragement from the large body of Attorneys and Adjusters throughout the country engaged in the consideration of these important questions, in the saving of time and the readiness of reference.

The decisions herein treated define the liability of employers to employés and the public; landlords to tenants and the public; and the liability of owners and users of elevators, horses and vehicles, etc.

Particular attention is invited to the arrangement in the index of decisions affecting the various subjects presented, given by States.

Latest leading cases are given, brought down to January 1st, 1899, and indexed alphabetically and by States, giving a comprehensive table of the most important recent decisions of each State on the various subjects treated in the several chapters of this work.

This work is handsomely printed from new type, on fine paper, and makes a volume of about 450 pages, law size, substantially bound in sheep.

PRICE.

Per Copy, ... $5.00

LEAFLETS ON LIFE INSURANCE
Published by The Spectator Company.

The following list of leaflets embraces those which command at the present time a ready sale among insurance companies and agents:

CLEVELAND'S LAST MESSAGE: LIFE INSURANCE AND ITS RELATIONSHIP TO OUR PEOPLE.
Written especially for THE SPECTATOR by the late GROVER CLEVELAND, Ex-President of the United States. A leaflet; 8 pages and cover. Mr. Cleveland says that American life insurance "stands before the country in a stronger position to-day than ever before," and that to avail of the protection of life insurance "is but to discharge a duty imperatively suggested by intelligent foresight and wise precaution." Second and enlarged edition just published. Price, per copy, 10 cents; per 100, $4; per 500, $15; per 1,000, $25.

WHAT IS THE BEST POLICY TO PURSUE
By CHAS. J. BURKART, Actuary. A brochure of thirty-two pages. An educator in the hands of agents intended to convince the reader of the necessity of purchasing life insurance. Prices: Per copy, 25 cents; 12 copies, $2; 50 copies, $6; 100 copies, $10; 500 copies, $40; 1,000 copies, $60.

PRETTY GOOD PROPERTY TO OWN.
The writer explains in this six-page leaflet that he can raise a liberal sum of money on his life insurance policies by merely asking for it. The value of life insurance policies does not deteriorate in years of financial depression, as do real estate, stocks, etc., and life insurance is now recognized as the best investment for hard times. Write for circular explaining how to use this leaflet. Prices: Sample copy, 10 cents; 50 copies, $1.50; 100 copies, $2.50; 500 copies, $10; 1,000 copies, $15.

THE FRATERNAL FREEZE-OUT GAME.
This leaflet forms a most convincing argument in favor of regular life insurance, and shows the danger of trusting to the assessment plans of the fraternal organizations. Price, per copy, 10 cents; 100 copies, $2; 500 copies, $7; 1,000 copies, $10.

WHAT OF THE FARMER AS A PROSPECT?
A leaflet showing to the life insurance agent the desirability of soliciting farmers for life insurance, this class having largely increased their resources during recent years. Price, per copy, 10 cents; 100 copies, $2; 500 copies, $7; 1,000 copies, $10.

LIFE INSURANCE TAXATION.
A leaflet explaining to legislators, policyholders and the public at large that when a life company is taxed the tax must necessarily come out of the pockets of the policyholders. Price, per copy, 6 cents; 100 copies, $2; 500 copies, $7; 1,000 copies, $10.

REBATING.
This is a new leaflet, designed to show that rebating is poor policy. not only for the agent, but the insured. It points out that in life insurance, as in all sound business, "the best is the cheapest," and that, owing to interpretations by the courts of the anti-rebate law, a man accepting a rebate is likely to find himself possessed of a worthless contract. Prices, per copy, 10 cents; 50 copies, $1.50; 100 copies, $2.50; 500 copies, $10; 1,000 copies, $15.

UP AGAINST IT.
A leaflet in the form of a telegram, announcing the death in the almshouse of a former rich man. A valuable aid in securing new business. Prices, 6 cents per copy; $2 per 100; $7 per 500; $10 per 1,000.

TOO BUSY.
This leaflet is of proper size to slip into an envelope, and so used freely by agents would undoubledly prove a valuable aid in securing business. Price, per copy, 6 cents; 50 copies, $1.25; 100 copies, $2; 500 copies, $7; 1,000 copies, $10; 5,000 copies, $45; 10,000 copies, $80.

THE UNEXPECTED ALWAYS HAPPENS.

A leaflet of eight pages and cover. Prices, per copy, 10 cents; $2 per 50; $3 per 100; $12 per 500; $20 per 1,000.

HELLO, YOUNG MAN!

A leaflet especially addressed to young married men; very effective as a canvassing document. Prices, 6 cents per copy; $2 per 100; $7 per 500; $10 per 1,000.

THE FORCE OF A GOOD EXAMPLE.

Among the hundreds of thousands of persons in the United States who are patrons of life insurance, policies are carried by individual prominent business men in amounts ranging up to $1,500,000. This leaflet is devoted to an analysis of the reasons why several thousand persons, each, carry life insurance for more than $50,000. Prices, $20 per 1,000; $12 per 500; $3 per 100; $2 per 50.

ARE YOU A WOMAN? IF SO, WHAT DO YOU DO WITH YOUR MONEY?

A twelve-page leaflet, destined to show the advantages of life insurance as an investment. Price, per copy, 10 cents; $3 per 100; $12 per 500; $20 per 1,000.

BUSINESS WOMEN; HOW DO THEY INVEST THEIR SAVINGS?

An eight-page leaflet, illustrating that a life insurance policy is one of the best forms of investing money. Price, per copy, 10 cents; $1.50 per 50; $2.50 per 100; $10 per 500; $15 per 1,000.

TRYING TIMES.

Some practical suggestions for men who are wondering what's the matter with fraternal assessment insurance. A four-page leaflet. Price, per copy, 6 cents; $1.25 per 50; $2 per 100; $7 per 500; $10 per 1,000.

A COMMON-SENSE VIEW OF LIFE INSURANCE.

10 cents per copy; $3 per 100 copies; $12 per 500 copies; $20 per 1,000 copies.

LIFE INSURANCE FOR MEN OF WEALTH.

Some reasons why they need life insurance more than the average man does—rich men liable to lose their fortunes and leave their families impoverished. Price, per copy, 10 cents; $3 per 100; $12 per 500; $20 per 1,000.

INSURANCE BUSINESS AS A PROFESSION.

This little brochure should be enclosed in the envelopes of all letters addressed by agents to prospects. Price, per copy, 6 cents; $1.50 per 100; $5 per 1,000.

THE CRIME OF NOT INSURING.

By the late REV. T. DE WITT TALMAGE. This is one of the best and most convincing life insurance canvassing leaflets ever published. Price, per copy, 10 cents; 100 copies, $2.50; 1,000 copies, $15.

INVESTMENT FEATURES OF LIFE INSURANCE.

Practical business men are shrewd enough to see the advantages of insurance for investment, and large numbers of them are securing such policies. A four-page leaflet. Price, $15 per 1,000; $10 per 500; $2.50 per 100.

FROM THE DEPTHS.

An insurance story, a new twelve-page leaflet showing the benefits of life insurance to the public, and also containing valuable pointers for the instruction of agents. Price, 10 cents per copy; $2 per 50; $3 per 100; $12 per 500; $20 per 1,000.

LIABILITY OF MEMBERS IN ASSESSMENT INSURANCE ASSOCIATIONS.

A leaflet prepared from a legal standpoint explaining the law of liability of members of benefit or assessment insurance associations. Price, per copy, 10 cents; $2 per 50; $3 per 100; $12 per 500; $20 per 1,000.

CAN PREMIUM RATES SAFELY BE REDUCED?

By a prominent company official. The determination is in the negative. Price, per copy, 10 cents; 100 copies, $3; 500 copies, $12; 1,000 copies, $20.

FALLACIES OF THE HOUR.

By a prominent company official. A series embracing three eight-page leaflets. (1) That premiums can be cut in two; that the investment element should be eliminated from life insurance. (2) That past mismanagement is an excuse for not insuring; that all life insurance is expensive; that all things come to him who waits. (3) That a company should pay dividends annually or not at all. Prices, for each of the three leaflets, per copy, 10 cents; 100 copies, $3; 500 copies, $12; 1,000 copies, $20. Prices for the series of three leaflets, 100 copies, $8; 500 copies, $30; 1,000 copies, $50.

"IT HELPS YOU ALONG."

A stirring appeal to the uninsured and the under-insured, based on the experience of men foremost in business life. Price, per copy, 10 cents; 100 copies, $2.50; 500 copies, $10; 1,000 copies, $15.

"WHAT HOLDS YOU?"

Sets forth the claims of life insurance as a career for young men, and shows the advantages of agency work. Price, per copy, 10 cents; 100 copies, $2.50; 500 copies, $10; 1,000 copies, $15.

CAUTION TO POLICYHOLDERS.

In this leaflet (written at the close of 1906) numerous potent arguments, extracts from influential papers, are presented to show that the life insurance companies are absolutely safe, notwithstanding recent criticism. Price, per copy, 10 cents; 100 copies, $3; 500 copies, $12; 1,000 copies, $20.

THE TWISTER.

A leaflet against twisting life insurance policies. Price, per copy, 6 cents; 100 copies, $2; 500 copies, $7; 1,000 copies, $10.

A POWERFUL ARGUMENT FOR LIFE INSURANCE OF THE RIGHT STAMP.

A graphic and practical illustration of the subject, in eight pages, by the noted journalist, JOSEPH HOWARD. Prices, $2.50 per 100; $15 per 1,000.

WHY DO I INSURE MY LIFE? ANSWERED BY A POLICYHOLDER.

A pithy little four-page leaflet in favor of life insurance. Price, $2.50 per 100; $15 per 1,000.

ADDRESS OF HON. CHAUNCEY M. DEPEW ON LIFE INSURANCE.

This is an eight-page leaflet, containing Mr. Depew's address to the National Life Underwriters Association, and was revised and authorized by himself in an autograph letter printed in the leaflet. Price, $2.50 per 100; $15 per 1,000.

REVERSIONARY INTERESTS IN LIFE INSURANCE POLICIES.

This treatise explains the right to the proceeds of life insurance policies in case of the death of beneficiary previous to that of the insured. It is from the pen of the late John A. Finch, of the Indianapolis bar, authority on digests of insurance cases. Prices, $4 per 100; $15 per 500; $25 per 1,000.

A MILLIONAIRE'S LIFE INSURANCE.

This leaflet was penned by the well-known newspaper man, JOSEPH HOWARD, Jr., who at the request of THE SPECTATOR COMPANY, called on Mr. Wanamaker and succeeded in getting him to tell why he insured his life for a million and a half dollars. The leaflet contains an autograph letter from Mr. Wanamaker. Price, $3 per 100; $20 per 1,000.

WHAT POLICYHOLDERS THINK OF LIFE INSURANCE.

A twelve-page leaflet, with tinted cover, which contains a letter in favor of life insurance from the late Mayor Pingree, of Detroit, and reference to the testimony of other prominent Americans in favor of life insurance; issued in 1896. Price, $3 per 100; $20 per 1,000.

A ROMANCE OF THE WHITE MOUNTAINS.

A beautiful little brochure, being a story of love and lovers, the scene of which is located in the White Mountains; the subject of life insurance is incidental to the working out of the story. (Illustrated.) Price, 25 cents per copy; $8 per 50; $12 per 100; $45 per 500; $75 per 1,000.

A CONTRAST.

By WILLIS BARNES. A leaflet containing an interesting lesson in domestic economy as effected by life insurance; twelve pages, illustrated. Price, $4 per 100; $15 per 500; $25 per 1,000.

A STORY OF AN IMPORTANT INCIDENT IN LIFE.

By ARTHUR L. J. SMITH. This leaflet shows the important bearing of a policy of insurance on the life of a young business man. Price, $2.50 per 100; $10 per 500; $15 per 1,000.

NATURAL PREMIUM INSURANCE vs. LEVEL PREMIUM ENDOWMENT.

This interesting leaflet undertakes to prove that level premium insurance through a series of forty years costs less than natural premium insurance, and furnishes better results. Price, $3 per 100; $12 per 500; $20 per 1,000.

FRATERNAL LIFE INSURANCE.

An effective answer to the old fraternal cry, "Keep your reserve in your pocket." Price, $2.50 per 100; $10 per 500; $15 per 1,000.

TRIBULATIONS OF FRATERNAL ORDERS.

Information denoting the struggle for existence that is going on among the assessment fraternal orders. Price, $3 per 100; $12 per 500; $20 per 1,000.

EXPERIENCE OF ENGLISH TEMPERANCE LIFE OFFICES.

Price, $2.50 per 100; $10 per 500; $15 per 1,000.

Sample copies of any of the above leaflets will be sent postpaid on receipt of 10 cents.

Valuable Annual Statistical Leaflets

THE RATE OF INTEREST EARNED.

This annual leaflet shows the rate of interest earned on mean invested funds by thirty life insurance companies for twenty successive years up to the present year. Price, $3 per 100; $12 per 500; $20 per 1,000.

THE EXPENSE RATE.

This annual leaflet shows the expense rate per cent. of mean insurance in force of twenty-six life insurance companies for twenty successive years up to the present year. Price, $3 per 100; $12 per 500; $20 per 1,000.

THE DEATH RATE.

This annual leaflet shows the death rate per cent. on mean insurance in force of twenty-nine life insurance companies for twenty successive years up to the present year. Price, $3 per 100; $12 per 500; $20 per 1,000.

THE COMBINED DEATH AND EXPENSE RATE.

This annual leaflet shows the combined death and expense rate per cent. of mean insurance in force of twenty-six life insurance companies for twenty successive years up to the present year. Price, $3 per 100, $12 per 500; $20 per 1,000.

THE RATE OF INTEREST AND THE DEATH RATE.

This annual leaflet shows the rate of interest earned on mean invested funds with a separate table showing the death rate of the companies for twenty successive years. Price, $5 per 100; $20 per 500; $30 per 1,000.

TERMINATIONS BY SURRENDER AND LAPSE.

This annual leaflet shows the percentage of terminations by surrender and also by lapse of twenty-eight life insurance companies for twenty successive years up to the present year. Eight pages. Price, $5 per 100; $20 per 500; $30 per 1,000.

ACTUAL vs. EXPECTED MORTALITY.

This annual leaflet shows the percentage of actual to expected mortality for the past ten years of life insurance companies, as compiled from the Gain and Loss Exhibit. Price, $3 per 100; $12 per 500; $20 per 1,000.

THIRTY YEARS OF LIFE INSURANCE.

This annual leaflet contains a valuable tabulation showing aggregates of premiums, interest on investments, payments to policyholders and accumulation of assets by twenty-eight companies in thirty years. Price, $2.50 per 100; $10 per 500; $15 per 1,000.

LAPSES, DEATH LOSSES AND MEMBERSHIP IN ASSESSMENT SOCIETIES.

This annual leaflet shows the number of new certificates issued, the number of certificates lapsed, the number of deaths occurring, the membership in the death rate per 1,000 lives for the first, fifth and tenth years of the preceding decade, including all assessment organizations from ten years of age. Price, $3 per 100; $12 per 500; $20 per 1,000.

TEN YEARS GROWTH AND WASTE.

This annual leaflet shows the new business issued and paid for, the insurance terminated by lapse and by surrender and the gain in insurance in force during the decade. The table embraces the figures of twenty-five companies. Price, $3 per 100; $12 per 500; $20 per 1,000.

GAIN AND LOSS EXHIBIT.

This annual leaflet shows the various items from the Gain and Loss Exhibit together with ratios based thereon for ten successive years. Price, $3 per 100; $12 per 500; $20 per 1,000.

THE DILEMMA OF FRATERNAL ORDERS.

This annual leaflet contains tables showing by the official reports of a number of fraternal orders, that the cost of membership in them increases year by year, demonstrating the fact that failure must follow the continuance of their unscientific methods of insuring the lives of their members. Prices, $4 per 100; $15 per 500; $25 per 1,000.

Accident Insurance Leaflets

THIS MAY HAPPEN TO YOU.

A handsome little brochure of thirty-two pages especially designed for solicitors for personal accident insurance and is well calculated to catch the eye and secure the attention of those whom the solicitor is working to insure. Object lessons are conceded to be the most effective way of imparting instructions, and here are a number of such lessons presented in attractive form that will not fail to interest whoever sees them. Price, single copy, 25 cents; $2 per 12; $6 per 50; $10 per 100.

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UNDERWRITING AND INVESTMENT PROFITS AND LOSSES OF CASUALTY AND MISCELLANEOUS INSURANCE COMPANIES. ANNUAL. ALSO FOR SEVEN YEARS.

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WHERE AND WHEN SHALL I INSURE MY LIFE?
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A SECRET WORTH KNOWING.
A leaflet urging life insurance. Prices, $10 per 1,000; $2 per 100.

SENSE IN BUSINESS.
A life insurance leaflet by Henry Ward Beecher. Price, $2 per 100.

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The systematic life insurance agent generally turns out to be the most successful in his chosen vocation. For such men there are a number of helps in the way of blank books which, when properly used, prove of great service.

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FIRE AND MARINE INSURANCE PUBLICATIONS.

THE SPECTATOR COMPANY.

THE RETAIL PRICES OF PUBLICATIONS OF THE SPECTATOR COMPANY GIVEN IN THIS CATALOGUE INCLUDE DELIVERY TO POINTS IN THE UNITED STATES AND CANADA; IN CASES OF WORKS OF OTHER PUBLISHERS THE CHARGE IS MADE FOR DELIVERY, BUT IF SHIPPED WITH ORDER FOR SPECTATOR PUBLICATIONS OF EQUAL OR GREATER VALUE, ANY BOOK WILL BE DELIVERED AT THE NET PRICE STATED.]

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Fire and Marine Insurance.

ISSUED ANNUALLY ABOUT JULY 1.

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Fire and marine insurance in Canada.

A list of fire underwriters' organizations in America.

A list of retired American companies.

A list of about 40,000 insurance agents in the United States and Canada.

Detailed statements of American and foreign companies, with 5-year comparative statistics and much other information.

Field men of American and foreign companies.

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Information concerning Lloyds and reciprocal underwriters.

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It is, therefore, of great importance to select safe institutions in which to place fire insurance.

To meet the need for a comprehensive guide as to the standing of the fire insurance companies seeking business in this country, including those which are regularly licensed and those—both American and foreign—which are not licensed by State Insurance Departments, THE SPECTATOR COMPANY publishes annually in May

Reports of Fire Insurance Companies.

This book contains about 430 pages, and embraces reports on nearly 900 fire and marine insurance companies and Lloyds associations, giving data concerning their assets, liabilities, transactions, etc., in great detail, also presenting amounts of conflagration losses, capital changes and surplus contributions; also statistics of about 200 casualty and miscellaneous insurance companies, showing their standing, business transactions, classes of business transacted, etc. It is obvious that this book is invaluable in aiding business men, as well as underwriters of all classes, to determine the standing of companies in which they may be interested. In order that the information may be kept up to date, during the periods between the publication of the annual editions of this book, its publishers issue monthly a

Supplement to Reports of Fire Insurance Companies.

which presents data pertaining to the standing of the companies listed in the book, and also relating to new companies, etc. Subscribers to both book and supplements are thus kept in touch with fire, casualty and miscellaneous insurance developments throughout the year.

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Reports of Fire Insurance Companies,	**$5.00**
Monthly Supplements, Per Annum,	**2.00**
Book and Supplements, Per Annum,	**7.00**
Binder for Supplement,	**1.00**

DISTRIBUTION BY STATES OF FIRE INSURANCE IN THE UNITED STATES.

ISSUED ANNUALLY IN JUNE.

A handy little volume with the above descriptive title has a value readily recognized by managers, specials and local agents desiring to keep abreast of the times. This is the most complete book purporting to present a digest of the fire insurance business of this country, for it gives the business of the mutual companies, separately from that of the stock companies. In addition the marine business in the various States is given, separately from the fire business.

Two recapitulation tables follow the tables showing the transactions of the individual companies in each State ; one gives the grand totals by States of fire and marine losses and premiums combined for recent years with grand totals for each of a series of years and a summary for the period covered by the totals ; the other presents the totals by States of the fire losses, premiums and risks written of the stock and mutual companies separately, and also of the marine business, for the last calendar year.

This work is a valuable aid to the underwriter, and every member of the fraternity should have a copy on his desk. Companies should provide their special agents with copies of this publication.

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ISSUED ANNUALLY ABOUT FEBRUARY 15.

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A publication for the use of Fire Underwriters, containing a digest of statutory requirements in the United States and Canada, with many quotations from the statutes relating to fire insurance matters. This work also embraces a compilation of the county and municipal taxes and fees required in the various states and territories.

A series of thirty-nine subject indexes aid materially in rendering this publication an exceedingly valuable one for quick reference. Thus, for illustration, under the heading of "Taxes" is given a list of the States levying taxes upon fire insurance companies with a column showing the percentage, and another column stating the page of the book upon which more detailed information on this subject is presented. Following the General Index and the Subject Indexes, appear synopses of, or quotations from, the laws bearing upon the below-mentioned subjects in all the States and Territories, and in Canada, the matter relating to each State being grouped together. The topics treated are as follows:

STATE REQUIREMENTS.

Agents Defined.
Agents Licenses.
Annual Statements.
Anti-Coinsurance.
Anti-Compact.
Attorney.
Cancellation of Policy.
Capital Required.
Commissions to Non-Residents
Deposit.
Domestic Companies.
Examination.
Fees.
Fire Department Tax.
Fire Marshal.
Foreign Companies' Home Office Statements.
General Penalty.
Impairment.
Investments Prescribed.
Licensed Brokers.
Lloyds.
Miscellaneous.
Mutual Companies.
Preliminary Documents.
Publication.
Reciprocal Law.
Reinsurance.
Reinsurance Reserve.
Resident Agents.
Semi-Annual Statements.
Standard Policy.
Taxes.
Tax Statements.
Valued Policy.

Data concerning anti-rebate laws and statutes requiring the filing of rate schedules are also given for several States having such laws, and Section 38 of the new United States law, which relates to the one per cent. tax levied upon the income of insurance and other corporations, is reprinted in full.

The general plan of **"Fire Insurance Laws, Taxes and Fees"** contemplates digesting the laws on the above topics in cases where there is no apparent ambiguity of meaning; but to quote *in extenso* portions of the statutes which are deemed to be susceptible to more than one interpretation.

COUNTY AND MUNICIPAL TAXES AND FEES.

Under the last two titles are listed the counties and towns known to require taxes or fees to be paid by fire insurance companies or their agents, with their respective amounts or percentages, and in many instances, the dates.

The codification of the system of county and municipal taxes and fees is unique, having never been, in any other publication, undertaken for the whole country.

Fire insurance laws, taxes and fees is a handsome book of about 430 pages bound in law sheep. Every officer, department manager, and special agent of a fire insurance company should possess a copy of this work, which, for general purposes, is more than a substitute for a large library of law books.

PRICE.

Per Copy, ... **$5.00**

FIRE INSURANCE LAW CHART.

A convenient Chart containing a Summary of Special State Laws Relating to Statements Required of Fire Insurance Companies, States having Standard Policy and Valued Policy Law, Resident Agent Law, Commissions Required to be paid to Resident Agents, Law Relative to Co-insurance, Laws Prohibiting Compacts or Reinsurance in Unauthorized Companies. The Chart also states Whether Home Office Statements are Required of Foreign Companies, gives the Final Date When Annual Statements may be Filed, When Tax Statements are Required, the Date of Expiration of Local Agents' Licenses, and the Amount of Tax Required.

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By Thrasher Hall.

A valuable guide for adjusters. It summarizes the opinons of the courts of last resort upon matters as to which disputes haye arisen, and are likely to arise in future, citing many hundreds of cases. Some of the subjects defined are: Direct loss; cash value; option of insurer to take insured property; option to repair or rebuild; fraud and false swearing; duty to protect property; fall of building; explosion; loss by ordinance regulating repairs; notice of loss; proof of loss required; magistrates' certificate; examination under oath; production of papers, etc.; arbitration and appraisal; other insurance. There are also explanations of apportionment of non-concurrent and compound policies; definitions; illustrations of erroneous adjustments; hypothetical statements of loss and method of showing profits; depreciation in relation to profits; sample accounts; an accurate method of apportionment; suggestions as to the treatment of fraud losses; tables of weights, measures, etc. The book contains 160 pages.

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FIRE PREVENTIVE MATERIALS AND DEVICES.—Including Fireproof Partitions, Ceilings, Paints, Sheathing, Roofing Materials, Wire Glass and Glass Prisms, with Rules and Requirements.
FIRE DOORS AND SHUTTERS.—Rules, with Illustrations.
MISCELLANEOUS SAFETY DEVICES.
LIGHTING, HEATING AND COOKING.—Devices, Rules, etc.
FIRE ALARMS AND WATCHMEN'S CLOCKS.—Appliances, Rules, etc.
AUTOMATIC SPRINKLERS AND SPRINKLER VALVES.—Rules, etc., with 110 Illustrations of Sprinkler Heads.
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VALVES, HYDRANTS AND GAUGES.
CHEMICAL FIRE EXTINGUISHING SYSTEMS.
PRIVATE FIRE DEPARTMENTS AND SUPPLIES.
FIRE ESCAPES.
ELECTRICAL RULES AND FITTINGS.—National Electric Code.—Indexed.
PROTECTORS FOR TELEPHONES.—By C. J. H. Woodbury.
MANUFACTURING HAZARDS.—By S. H. Lockett, with Continental Insurance Co. Descriptions of the fire hazards of numerous manufacturing processes and plants.
CONDITIONS AND RESTRICTIONS OF FIRE INSURANCE POLICIES.
STANDARD FIRE INSURANCE POLICIES OF NEW YORK AND MASSACHUSETTS.—Also variations in other States.
POLICY INDEX.—A most copious Index of all points covered by the New York and Massachusetts policies, with references to each policy form.
POLICY CLAUSES.—Embracing the principal clauses, permits, etc., in general use.
THE RATING OF FIRE HAZARDS.
SOME COMMON CAUSES OF FIRE.
HINTS TO THE INSURED.—Dealing with the avoidance and extinction of fires, and with relations between insurer and insured.
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A series of tables designed for the speedy calculation of the sums earned and unearned on policies of insurance.

This valuable work is intended to furnish representatives of fire insurance companies the means for instantaneously computing earned and unearned premiums. The method is the simplest yet devised, and can be comprehended by any one who is competent to understand the easiest rules of arithmetic. The tables prepared furnish a ready made answer to all the problems relating to premiums that underwriters are required to solve. William Ellsworth, author of READY RECKONER, was a well-known mathematician, who was long connected with the Continental Fire Insurance Company, the Niagara Fire Insurance Company, and late with the Caledonian Insurance Company. The READY RECKONER is the result of his daily experience, and greatly simplifies the calculations required of every underwriter. 12mo, 80 pp. Printed on fine paper and substantially bound in cloth, with leather back and corners.

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By R. C. Iddings.

A new and useful guide for all having to do with the cancellation of fire insurance policies.

Earned and Unearned Premiums.

The general plan of this work is to show at a glance, in dollars and cents (not in percentages), the earned and the unearned portions, on either short rate or pro rata basis, of a premium of $1, $2, $3, $4, $5, $6, $7, $8, $9 or $10 for any number of days from 1 to 365. As the amounts are carried out to the third decimal place, it is merely a matter of moving the decimal point to reach the result for 10 or 100 times the amounts named above.

The arrangement is so simple and convenient that, having found the number of days for which the earned or unearned premium is desired (by reference to one of the "Calendars" or time-tables incorporated in the book), it is only necessary to turn to the day number thus indicated to find the dollars and cents representing the item desired, for any of the amounts above named; and for any other sum it is quickly computed by simple addition—all by the single reference. The author explains the calculation of premiums for any length of term under any general or specific form.

Opposite each day number is given the

Short Rate Earned Premium;
Short Rate Unearned Premium;
Pro Rata Earned Premium;
Pro Rata Unearned Premium;

for premiums ranging by dollars up to $10. The lines are so distinguished as to avoid confusion.

Calendars.

Calendars, by which the number of days between any dates in one year or in two successive years can be quickly ascertained, are included in convenient locations.

Digest of Legal Decisions.

For the information of those effecting cancellations, a digest of numerous court decisions bearing upon the subject of the legal cancellation of fire insurance policies has been incorporated in this book, helping to make it a most valuable hand book.

The Universal Manual of Fire Insurance Cancellations should be on the desk of every company manager, agent, broker, merchant and manufacturer, as it will save much time, and will tend to avoid or reduce friction in connection with cancellations.

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PART I. deals particularly with special agents and their work; describes a special agent's duties, and what he should do when visiting an agency; tells the relations he should maintain with local agents, and contains suggestions as to supplies, premium rates, and the appointment of agents; presents much information as to particular hazards, reports, maps, electricity, hydraulics, defects and remedies spontaneous combustion, extinguishing appliances, laws, profits and losses, etc.

PART II. relates to the provisions of the policy contract applicable before a fire with much detail, showing what will void a policy, etc.

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RISE AND FALL OF FIRE INSURANCE COMPANIES.

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By an Experienced Field Man.

A new work of instruction and advice to fire insurance agents by an experienced field man. The suggestions offered by the author are eminently practical, and the veteran, as well as the novice, may derive information from this Work which should help him in building up his business.

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An instructive treatise on prevailing methods and practices in the fire insurance business.

This work, written by an experienced underwriter, will be found a most valuable companion by both new and old agents. To the former it is a thorough education in the theory of fire insurance and a guide to the best and safest methods to be followed in its practice; and the latter may discover new lights on old subjects.

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The scope of this book, and an idea of its contents, may be gathered from the chapter titles:

PLANNING; DEFECTIVE CONSTRUCTION; THE EFFECTS OF FIRE ON ALL FORMS OF BUILDING MATERIALS; THE QUESTION OF DEPRECIATION ON ALL FORMS OF BUILDING MATERIALS; FOUNDATIONS; MILL CONSTRUCTION; SEMI-MILL CONSTRUCTION; COMPOSITE CONSTRUCTION, STEEL AND PLANK; STEEL AND TERRA-COTTA CONSTRUCTION; STEEL AND CONCRETE; REINFORCED CONCRETE; PATENTED SYSTEMS OF BUILDING CONSTRUCTION; SPECIAL FEATURES IN PLANNING STRUCTURES; PLANNING AND ARRANGEMENT OF HAZARDS; TANKS AND TOWERS FOR FIRE PROTECTION; FIRE DOORS, FIRE SHUTTERS AND WIRED GLASS WINDOWS, ETC.; EXTRACTS AND EXPLANATIONS FROM THE BUILDING LAWS OF FIRST CLASS CITIES, AND UNIFORM REQUIREMENTS RECOMMENDED BY THE NATIONAL BOARD OF FIRE UNDERWRITERS, HAVING A SPECIAL BEARING ON BUILDING CONSTRUCTION; TABLE OF WEIGHTS; ILLUSTRATED LIST OF APPROVED MATERIALS MEETING THE REQUIREMENTS OF THE NATIONAL BOARD OF FIRE UNDERWRITERS.

This book will be published early in 1911, and will be a clear and practical guide to all interested in the safeguarding of life and property by means of the use of proper constructive methods and materials.

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By Professor A. M. Schoen, Chief Engineer of the South-Eastern Underwriters' Association.

A hand book dealing with electricity in its bearings upon insurance inspections. Contains numerous illustrations of electrical appliances and descriptions of imperfect work not in the first edition, together with full instructions to enable inspectors to ascertain the hazards of all electrical machinery and appliances. Professor Schoen is recognized as being one of the most competent and up-to-date electricians in the country; and his extensive practical experience has eminently fitted him for the preparation of such a work as the ELECTRICAL HAND BOOK.

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The return and earned premium on policies of any amount—for any period of time—on either annual or term risks, can be ascertained in but a moment's time—And the computation being based on actual number of days, no other method can make claim to absolute correctness. The number of days between dates is quickly ascertained by use of these tables.

Additional or return premiums—for additional insurance or change in rate—on pro rata basis, for the unexpired time on such policies, can be determined at a glance. It's all figured out for you—you will wonder how you got along without it.

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||ARKANSAS: *c1879, *c1880, *c1882, *c1884, *c1886, *c1888, *c1890, *c1894, *d1893, *d1894, *d1895, *d1896, *d1897, *d1898, *d1900, *d1901, *d1902, *d1903, *d1904, *d1905, *d1906, *d1907, *d1908, *d1909, *d1910.

*||CALIFORNIA: 1868, 1869, 1870, 1871, 1872, 1874, 1876, 1878, 1880, 1881, 1882, 1883, 1884, 1885, 1887, 1888, 1889, 1890, 1891, 1892, 1893, 1894, 1895, 1896, 1897, 1898, 1899, 1900, 1901, 1902, 1903, 1904, 1905, 1906.

*||COLORADO: 1883, 1884, 1885, 1886, 1887, 1888, 1889, 1890, 1891, 1892, 1893, 1894, 1895, 1896, 1897, 1898, 1899, 1900, 1901, 1902, 1903, 1904, 1905, 1906, 1907, 1908, 1909, 1910.

||CONNECTICUT: †1872, *1873, *1874, †1875, *1876, †1877, †1878, †1879, †1880, †1881, †1882, †1883, †1884, †1885, †1886, †1887, †1888, †1889, †1890, †1891, †1892, †1893, †1894, †1895, §1896, §1897, §1898, §1899, §1900, §1901, §1902, §1903, §1904, §1905, §1906, §1907, §1908, §1909, §1910.

*||CANADA: 1870, 1875, (†1876), 1877, 1878, 1879, 1881, 1882, 1884, 1886, 1887, 1888, 1889, 1890, 1891, 1892, 1893, 1894, 1895, 1896, 1897, 1898, 1899, 1900, 1901, 1902, 1903, 1904, 1905, 1906, 1907, 1908, 1909, 1910.

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*d||IDAHO: 1900, 1901, 1902, 1903, 1904, 1905, 1906, 1907, 1908, 1909, 1910.

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* Fire, life and casualty combined.
|| The years mentioned under this State indicate statements for the previous year.
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||ILLINOIS: *1869, *1870, *1871, *1872, *1873, †1874, †1875, †1876, †1877, †1878, †1879, †1880, †1881, †1882, †1883, †1884, †1885, †1886, †1887, †1888, †1889, †1890, †1891, †1892, †1893, †1894, †1895, †1896, †1897, †1898, †1899, †1900, †1901, †1902, †1903, †1904, †1905, †1906, †1907, †1908, †1909, †1910.

*||INDIANA: 1878, 1879, 1880, 1881, 1882, 1883, 1884, 1885, 1886, 1887, 1888, 1889, 1890, 1891, 1892, 1893, 1894, 1895, 1896, 1897, 1898, 1899, 1900, 1901, 1902, 1903, 1904, 1905, 1906, 1907, 1908, 1909, 1910.

||IOWA: *1868, *1869, *1872, *1873, *1874, *1875, *1876, *1877, *1878, *1879, *1880, *1881, *1883, *1884, *1885, *1886, *1887, *1888, *1889, *1890, *1891, *1892, *1893, *1894, *1895, *1896, *1897, *1898, *1899, †1900, †1901, †1902, †1903, †1904, †1905, †1906, †1907, †1908, §1909, §1910.

*||KANSAS: 1871, 1872, 1873, 1874, 1875, 1876, 1877, 1878, 1879, 1880, 1881, 1882, 1883, 1884, 1885, 1886, 1887, 1888, 1889, 1890, 1891, 1892, 1893, 1894, 1895, 1896, 1898, 1899, 1900, 1901, 1902, 1903, 1904, 1905, 1906, 1907, 1908, 1909.

||KENTUCKY: *1871, *1872, *1873, *1874, *1875, *1876, *1877, *1878, *1879, *1880, *1881, *1882, *1883, *1884, *1885, *1886, *1887, *1888, †1889, †1890, †1891, †1892, †1893, †1894, †1895, †1896, †1897, †1898, †1899, †1900, †1901, †1902, †1903, †1904, †1905, †1906, †1907, †1908, †1909, †1910.

*||LOUISIANA: 1889, 1890, 1891, 1892, 1893, 1896, 1897, 1898, 1899, 1900, 1901, 1902, 1904, 1905, 1906, 1907, 1908, 1909, 1910.

*||MAINE: 1869, 1870, 1871, 1872, 1873, (†1874), 1875, 1876, 1877, 1878, 1879, 1880, 1881, 1882, 1883, 1884, 1885, 1887, 1888, 1889, 1890, 1891, 1892, 1893, 1894, 1895, 1896, 1897, 1898, 1899, 1900, 1901, 1902, 1903, 1904, 1905, 1906, 1907, 1908, 1909, 1910.

||*MARYLAND: 1873, 1874, 1875, 1876, 1877, 1878, 1879, 1880, 1881, 1882, 1883, 1884, 1885, 1886, 1887, 1888, 1889, (†1890), 1891, 1892, 1893, 1894, 1895, 1896, 1897, 1898, 1899, 1900, 1901, 1902, 1903, 1904, 1905, 1906, 1907, 1908, 1909, 1910.

||MASSACHUSETTS: *1856, *b*1859–65, *1865, *1867, *1868, †1869, †1870, †1871, †1872, †1873, †1874, †1875, †1876, †1877, †1878, †1879, †1880, †1881, †1882, †1883, †1884, †1885, †1886, †1887, †1888, †1889, †1890, †1891, †1892, †1893, †1894, †1895, †1896, †1897, †1898, †1899, †1900, †1901, †1902, †1903, †1904, †1905, †1906, *l*†1907, *l*†1908, *l*†1909, *l*†1910.

||MICHIGAN: *1870, *1871, *1872, *1873, †1874, *1875, †1876, †1877, †1878, †1879, *1880, *1881, *1882, *b*1883, †1884, *1885, *1886, †1887, †1888, †1889, †1890, †1891, †1892, †1893, †1894, †1895, †1896, †1897, †1898, †1899, †1900, †1901, †1902, †1903, †1904, †1905, †1906, †1907, †1908, †1909, †1910.

||MINNESOTA: *1873, *1876, *1877, *1878, *1879, *1880, *1881, *1882, *1883, *1884, *1885, *1887, *1888, *1889, *1890, *1891, *1892, *1893, *1894, †1895, *1896, *1897, *1898, *1899, †*e*1900, †1901, †1902, †1903, †1904, †1905, †1906, †1907, †1908, †1909, †1910.

||MISSISSIPPI: **c*1886–1887, **d*1903, **d*1904, **d*1905, **d*1906, **d*1907, **d*1908, **d*1909.

||MISSOURI: †1870, †1871, †1872, *1873, †1874, *1875, *1876, *1877, *1878, *1879, *1880, *1881, *1882, *1883, *1884, *1885, *1886, *1887, *1888, †1889, †1890, *1891, *1892, *1893, *1894, *1895, *1896, *1897, *1898, *1899, *1900, *1901, *1902, *1903, *1904, *1905, *1906, *1907, *1908, *1909, *1910.

*||MONTANA: 1887, 1888, 1891, 1895, 1897, 1898, 1899, 1900, 1903, 1904, 1905, 1906, 1907, 1908, 1909, 1910.

|| The years mentioned under this State indicate statements for the previous year.
* Fire, life and casualty combined.
† Fire and marine in one volume; life and casualty in separate volume.
§ Three separate volumes, viz: Fire and marine; life and casualty; assessment and fraternal.
b Life and casualty volume only on file.
l Reports embrace statements for years mentioned.
c Biennial.
d Summary.
e Also one volume local mutuals.

||NEBRASKA: *c1887–88, *c1888–89, *1890, *c1891–92, *c1893–94, *1895, *1896, *1899, *1900, *1901, *1902, *1903, *1904, *1905, *1906, *1907, *1908, *1909, *1910.

*||NEVADA: 1879, 1880, 1881, 1882, 1883, 1884, 1885, 1886, 1887, 1888, 1891, 1892, 1893, 1894, 1895, 1896, 1897, 1898, 1899, 1900, 1901, 1902, 1903, 1904, 1905, 1906, 1907, 1908, 1909, 1910.

*||NEW HAMPSHIRE: 1862, 1869, 1870, 1872, 1873, 1874, 1875, 1877, 1879, 1880, 1881, 1882, 1883, 1884, 1885, 1886, 1887, 1888, 1889, 1890, 1891, 1892, 1893, 1894, 1896, 1897, 1898, 1899, 1900, 1901, 1902, 1903, 1904, 1905, 1906, 1907, 1908, 1909, 1910.

†||NEW JERSEY: 1877, 1878, 1879, b1880, 1881, 1882, 1883, 1884, 1885, 1886, 1887, 1888, 1889, 1890, 1891, 1892, 1893, 1894, 1895, 1896, 1897, 1898, 1899, 1900, 1901, 1902, 1903, 1904, 1905, 1906, 1907, 1908, 1909, 1910.

||NEW YORK: *g1830–1853, *g1853–1863, *g1864–1870, *g1871–1877, *g1878–1884, *g1885–1891, *g1892–1898, *1860, †1861, *1862, *1863, *1864, *1865, *1866, *1867, *h1868, *1869, *1870, †1871, †1872, †1873, †1874, †1875, †1876, †1877, †1878, †1879, *1880, *1881, *1882, †1883, †1884, †1885, †1886, †1887, †1888, †1889, †1890, †1891, †1892, †1893, †1894, †1895, †1896, †1897, †1898, †1899, §1900, §1901, §1902, §1903, §1904, §1905, ¶1906, ¶1907, ‡1908, ‡1909, ‡1910.

*d||NEW MEXICO: 1896, 1897, 1899, 1901, 1902, 1903, 1904, 1905, 1906, 1907, 1908, 1909, 1910.

*||NORTH CAROLINA: 1892, 1893, 1900, 1901, 1902, 1903, 1904, 1905, 1906, 1907, 1908, 1909.

*||NORTH DAKOTA: 1889, 1890, 1891, 1892, *c1893–94, 1895, 1896, *c1897–98, 1899, 1900, 1901, 1902, 1903, 1904, 1905, 1906, 1907, 1908, 1909, 1910.

||Ohio: *1869, *1870, *1871, *1872, †1873, *1874, †1875, *1876, *1877, *1878, *1879, *1880, *1881, *1882, *1883, *1884, *1885, †1886, †1887, †1888, †1889, †1890, †1891, †1892, *1893, †1894, †1895, †1896, †1897, †1898, †1899, †1900, †1901, †1902, †1903, †1904, †1905, †1906, †1907, †1908, †1909, †1910.

||OKLAHOMA: *d1898, *d1899, *d1900, *d1901, *d1902, *d1903, *d1904, *d1905, *d1906, *d1907, *1908, *1909, *1910.

||*ONTARIO: 1879, 1880, 1881, 1882, 1883, 1884, 1885, 1887, 1888, 1889, 1890, 1891, 1892, 1894, 1895, 1896, 1897, 1898, i1899, i1900, 1901, i1902, i1903, i1904, i1905, i1906, i1907, i1908, 1909, 1910.

*d||OREGON: 1896, 1897, 1899, 1900, 1901, 1902, 1903, 1904, 1905, 1906, 1907, 1908, 1909, 1910.

†l||PENNSYLVANIA: 1873, 1874, 1875, 1876, 1877, 1878, 1879, 1880, 1881, 1882, 1883, 1884, 1885, 1886, 1887, 1888, 1889, 1890, 1891, 1892, 1893, 1894, 1895, 1896, 1897, 1898, 1899, 1900, 1901, 1902, 1903, 1904, 1905, 1906, 1907, 1908, 1909, 1910.

||RHODE ISLAND: *1872, *1874, *1875, *1876, *1877, *1878, *1879, *1880, *1881, *1882, *1883, *1884, *1885, *1886, *1887, *1888, *1889, *1890, *1891, †1892, †1893, †1894, †1895, †1896, †1897, †1898, †1899, †1900, †1901, †1902, †1903, †1904, †1905, †1906, †1907, †1908, †1909, †1910.

*d||SOUTH CAROLINA: 1878, 1885, 1888, 1889, 1890, 1892, 1893, 1894, 1896, 1897, 1899, 1900, 1901, 1902, 1903, 1904, 1905, 1906, 1907, 1908, 1909, 1910.

|| The years mentioned under this State indicate statements for the previous year.
* Fire, life and casualty combined.
c Biennial.
† Fire and marine in one volume; life and casualty in separate volume.
b Life and casualty volume only on file.
g Barnes condensed edition
h Also one volume of charters.
§ Three separate volumes, viz: Fire and marine; life and casualty; assessment and fraternal.
¶ Four separate volumes, viz: Fire and marine; level premium life; casualty and credit; assessment and fraternal.
‡ Five separate volumes, viz: Fire and marine level premium life; casualty and credit; assessment and fraternal; decisions, rulings, examinations, etc.
d Summary.
i Also one volume loan societies.
l Reports embrace statements for years mentioned.

*||SOUTH DAKOTA: 1889, 1890, 1891, 1892, 1893, 1894, 1895, 1896, 1897, 1898, 1899, 1900, 1901, 1902, 1903, 1904, 1905, 1906, 1907, 1908, 1909, 1910.

||TENNESSEE: *1884, *1885, *1886, *1887, *1888, *1889, *1890, *1891, *1892, *1893, *1894, *1895, *1896, *1897, *1898, *1899, *1900, †1901, †1902, †1903, †1904, †1905, †1906, †1907, †1908, †1909, †1910.

*||TEXAS: 1886, 1888, 1889, 1890, 1891, 1893, 1894, 1895, 1897, 1898, 1899, 1900, 1901, 1902, 1903, 1904, 1905, 1906, 1907, 1908, 1909, 1910.

*||UTAH: 1902, 1903, 1904, 1905, 1906, 1907, 1908, 1909.

*||VERMONT: 1870, 1888, 1889, 1890, 1891, 1892, 1893, 1894, 1895, 1896, 1897, 1898, 1899, 1900, 1901, 1902, 1903, 1904, 1905, 1906, 1907, 1908, 1909, 1910.

||VIRGINIA: *1892, *b*1893, *b*1894, *b*1895, *b*1896, *k*1898, *b*1899, *k*1900, *b*1902, *b*1903, *b*1904, *b*1905, †1906, †1907, †1908, *1909, *1910.

*||WASHINGTON: 1891, 1896, 1897, 1898, 1899, 1900, 1901, 1902, 1903, 1904, 1905, 1906, 1907, 1908, 1909, 1910.

*||WEST VIRGINIA: 1875, 1882, 1883, 1884, 1885, 1886, 1887, 1888, 1889, 1890, 1891, 1892, 1893, 1894, 1895, 1896, 1897, 1898, 1899, 1900, 1901, 1902, 1903, 1904, 1905, 1906, 1907, 1908, 1909, 1910.

||WISCONSIN: *1870, *1872, *1873, *1874, *1875, *1876, *1877, *1878, *1879, *1880, *1881, *1882, *c*1886, *c*1888, *c*1890, *c*1892, *c*1894, †1895, †1896, †1897, †e*1898, †e*1899, †1900, †e*1901, †e*1902, †1903, †1904, †1905, †1906, †e*1907, †e*1908, †e*1909, †e*1910.

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|| The years mentioned under this State indicate statements for the previous year.
† Fire and marine in one volume; life and casualty in separate volume.
b Life and casualty volume only on file.
k Life in one volume; miscellaneous in separate volume.
c Biennial.
e Also one volume local mutuals.

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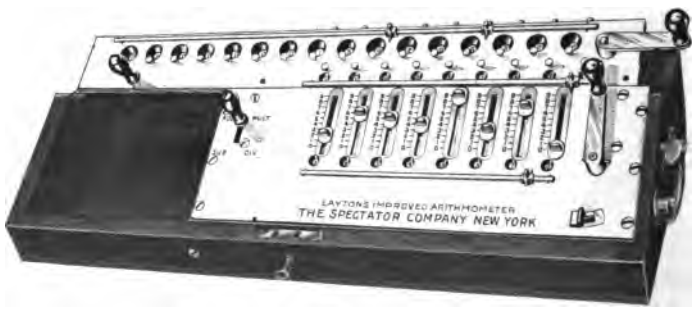

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